



## Key Statistics of Retained Portfolio

	Sep 2019	Oct 2019	Nov 2019
<b>Hong Kong Residential Mortgage Loans<sup>^</sup></b>			
Number of Loans	7,309	7,139*	7,064*
Outstanding Principal Balance (HK\$ million)	5,189	5,091*	4,998*
>90 Day Delinquency Ratio (%)	0.01%	0.01%*	0.01%*
Monthly Prepayment Rate (%)	1.73%	1.11%*	1.06%*
Loan-to-Value Ratio at Origination (%) <sup>#</sup>	76.9%	76.9%	76.9%
Estimated Current Loan-to-Value Ratio (%) <sup>#</sup>	18.3%	18.7%	18.3%
Debt-to-Income Ratio at Origination (%) <sup>#</sup>	35.3%	35.3%	35.3%
Remaining Contractual Term to Maturity (months) <sup>#</sup>	168	167	166
Seasoning (months) <sup>#</sup>	126	127	128
Contractual Life (months) <sup>#</sup>	293	293	294
<b>Hong Kong Non-Residential Mortgage and Non-Mortgage Assets<sup>~</sup></b>			
Number of Loans	205	202	201
Outstanding Principal Balance (HK\$ million)	211	206	204
<b>Overall Hong Kong Portfolio<sup>^~</sup></b>			
Total Number of Loans	7,514	7,341*	7,265*
Total Outstanding Principal Balance (HK\$ million)	5,399	5,296*	5,202*

Notes:

<sup>^</sup> Exclude reverse mortgages

<sup>#</sup> Weight average of first mortgage loans purchased from banks only

\* Provisional figures

<sup>~</sup> Exclude infrastructure loans